



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** [WASHINGTON FEDERAL, INC.](#)

**City/State** [SEATTLE, WA](#)

## Bank Holding Company Information

Federal Reserve District: [12](#)

Consolidated Assets (\$000): [19,650,574](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[SEATTLE, WA 98101](#)

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## Summary Ratios

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018																	
Average assets (\$000) .....	19,417,083			17,582,417			17,891,239			16,473,352			15,790,594																	
Net income (\$000) .....	144,664			105,572			144,523			223,017			205,122																	
Number of BHCs in peer group .....	132			130			128			125			118																	
<b>Earnings and Profitability:</b>																														
<b>Percent of Average Assets</b>																														
Net interest income (tax equivalent) .....	2.69	2.65	49	2.71	2.80	39	2.69	2.77	38	2.97	3.01	41	3.06	3.08	41															
+ Non-interest income .....	0.38	1.09	14	0.25	1.21	6	0.24	1.21	5	0.49	1.32	14	0.31	1.31	9															
- Overhead expense .....	1.81	2.21	23	1.86	2.59	17	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7															
- Provision for credit losses .....	-0.02	-0.12	69	0.19	0.66	11	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4															
+ Securities gains (losses) .....	0	0.01	42	0.11	0.03	92	0.08	0.02	91	0	0.01	35	0	0	50															
+ Other tax equivalent adjustments .....	0.34	0	99	0.02	0	95	0.01	0	93	0	0	42	0	0	45															
= Pretax net operating income (tax equivalent) .....	1.62	1.76	46	1.04	0.91	55	1.05	1.04	46	1.71	1.56	64	1.69	1.57	59															
Net operating income .....	0.99	1.34	16	0.80	0.70	55	0.81	0.81	43	1.35	1.19	69	1.30	1.24	55															
Net income .....	0.99	1.34	16	0.80	0.71	54	0.81	0.82	42	1.35	1.19	69	1.30	1.24	54															
Net income (Subchapter S adjusted) .....		2.06			1.15			1.18			1.17				1.42															
<b>Percent of Average Earning Assets</b>																														
Interest income (tax equivalent) .....	3.29	3.12	56	3.78	3.64	58	3.68	3.55	56	4.43	4.41	54	4.31	4.24	55															
Interest expense .....	0.43	0.26	84	0.87	0.58	80	0.80	0.52	79	1.25	1.08	69	1.01	0.86	70															
Net interest income (tax equivalent) .....	2.86	2.85	46	2.91	3.05	38	2.88	3.01	37	3.18	3.33	36	3.29	3.38	38															
<b>Losses, Allowance, and Past Due + Nonaccrual</b>																														
Net loan and lease losses / Average loans and leases .....	-0.05	0.12	2	-0.01	0.28	3	-0.02	0.27	1	-0.04	0.21	3	-0.08	0.22	2															
Earnings coverage of net loan and lease losses (X) .....	-39.28	26.30	12	-229.23	20.97	2	-86.94	22.91	1	-58.31	24.40	3	-27.51	21.75	6															
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.22	1.32	45	1.29	1.58	33	1.30	1.58	34	1.10	0.83	81	1.11	0.90	76															
Allowance for loan and lease losses / Total loans and leases .....	1.22	1.30	45	1.29	1.55	34	1.30	1.55	36	1.10	0.81	81	1.11	0.89	78															
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.29	0.58	19	0.26	0.71	12	0.48	0.71	35	0.30	0.57	23	0.50	0.61	39															
30-89 days past due loans and leases / Total loans and leases .....	0.04	0.29	6	0.04	0.37	3	0.12	0.39	15	0.07	0.43	8	0.12	0.44	13															
<b>Liquidity and Funding</b>																														
Net noncore funding dependence .....	-7.09	-3.31	38	5.06	6.19	54	2.68	3.20	53	13.45	14.45	50	17.37	16.62	58															
Net short-term noncore funding dependence .....	-10.66	-9.17	35	-2.08	-2.71	45	-4.42	-4.76	45	2.88	3.38	39	10.75	4.66	68															
Net loans and leases / Total assets .....	70.40	58.81	81	68.07	63	60	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70															
<b>Capitalization</b>																														
Tier 1 leverage ratio .....	9.07	9.07	56	9.28	9.05	58	9.25	9.13	53	10.72	9.76	76	10.63	9.71	78															
Holding company equity capital / Total assets .....	10.82	10.79	52	10.72	11.12	42	10.82	11.16	44	12.49	12.43	50	12.25	12.22	54															
Total equity capital (including minority interest) / Total assets .....	10.82	10.91	51	10.72	11.24	40	10.82	11.29	41	12.49	12.57	49	12.25	12.27	54															
Common equity tier 1 capital / Total risk-weighted assets .....	9.50	12.64	3	12.93	12.26	70	12.65	12.38	60	14.29	12.17	82	14.44	12.12	82															
Net loans and leases / Equity capital (X) .....	6.51	5.47	73	6.35	5.73	67	6.25	5.58	68	5.81	5.21	67	5.90	5.29	65															
Cash dividends / Net income .....	41.01	27.22	80	47.42	49.74	50	46.11	42.30	57	29.20	33.12	43	28.08	27.31	45															
Cash dividends / Net income (Subchapter S adjusted) .....		-3.51			10.79			-0.65			-12.02				17.36															
<b>Growth Rates</b>																														
Assets .....	4.56	9.51	27	14.08	16.67	49	16.08	16.68	51	1.45	9.26	14	3.88	7	43															
Equity capital .....	5.56	7.52	51	-0.93	6.54	13	0.53	6.99	19	3.42	10.49	27	-1.32	7.89	17															
Net loans and leases .....	8.14	-0.66	84	7.22	12.75	36	8.21	9.07	55	1.75	9.10	21	5.37	7.89	41															
Noncore funding .....	-31.76	-21.64	35	9.97	-6.57	74	8.97	-12.18	75	-11.35	6.59	23	7.20	10.67	52															
<b>Parent Company Ratios</b>																														
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37															
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15															
Equity investment in subsidiaries / Equity capital .....	98.61	103.15	21	96.91	103.27	16	97.76	102.81	20	97.68	103.22	17	99.65	103.10	33															
Cash from ops + noncash items + op expense / Op expense + dividends .....	174.28	155.61	66	284.84	142.45	90	216.23	147.24	80	326.70	190.27	86	353.64	174.91	94															

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	408,027	407,372	543,190	577,163	530,558	0.16	19.39
Income from lease financing receivables.....	310	1,723	1,837	672	1,454	-82.01	-91.10
Fully taxable income on loans and leases.....	405,974	406,886	542,113	574,691	528,794	-0.22	18.11
Tax-exempt income on loans and leases.....	2,363	2,209	2,914	3,144	3,218	6.97	56.59
Estimated tax benefit on income on loans and leases.....	1,992	1,988	2,565	3,112	3,174	0.22	36.04
Income on loans and leases (tax equivalent).....	410,329	411,083	547,592	580,947	535,186	-0.18	18.35
Investment interest income (tax equivalent).....	38,448	50,684	64,658	95,038	91,932	-24.14	-35.43
Interest on balances due from depository institutions.....	1,878	2,348	2,783	5,597	3,676	-20.02	98.94
Interest income on other earning assets.....	0	0	0	0	65		
Total interest income (tax equivalent) .....	450,655	464,115	615,033	681,582	630,859	-2.90	10.67
Interest on time deposits of \$250K or more .....	2,506	7,309	8,677	13,698	8,524	-65.71	
Interest on time deposits < \$250K.....	14,340	42,502	51,188	76,114	55,655	-66.26	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	11,356	19,020	23,075	37,306	20,255	-40.29	154.28
Interest on other borrowings and trading liabilities.....	30,990	37,786	50,985	64,957	63,935	-17.99	-36.24
Interest on subordinated debt and mandatory convertible securities .....	0	0	0	0	0		
Total interest expense.....	59,192	106,617	133,925	192,075	148,369	-44.48	-32.96
Net interest income (tax equivalent).....	391,463	357,498	481,108	489,507	482,490	9.50	22.75
Non-interest income.....	55,155	33,074	43,527	80,058	48,682	66.76	39.72
Adjusted operating income (tax equivalent) .....	446,618	390,572	524,635	569,565	531,172	14.35	24.62
Overhead expense.....	263,156	244,995	325,828	289,566	269,987	7.41	55.21
Provision for credit losses.....	-2,500	25,500	28,500	-2,150	-5,950		
Securities gains (losses) .....	14	15,028	15,028	0	0	-99.91	
Other tax equivalent adjustments .....	49,525	2,001	2,001	0	0	2375.01	
Pretax net operating income (tax equivalent).....	235,501	137,106	187,336	282,149	267,135	71.77	20.63
Applicable income taxes .....	38,949	27,324	37,898	55,988	58,795	42.55	-39.86
Tax equivalent adjustments .....	51,888	4,210	4,915	3,144	3,218	1132.49	3338.57
Applicable income taxes (tax equivalent).....	90,837	31,534	42,813	59,132	62,013	188.06	37.06
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	144,664	105,572	144,523	223,017	205,122	37.03	12.19
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	144,664	105,572	144,523	223,017	205,122	37.03	12.19
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	144,664	105,572	144,523	223,017	205,122	37.03	12.19
Investment securities income (tax equivalent).....	38,448	50,684	64,658	95,038	91,932	-24.14	-35.43
US Treasury and agency securities (excluding mortgage-backed securities) .....	446	308	439	425	559	44.81	-58.51
Mortgage-backed securities .....	17,478	33,700	40,930	70,905	72,700	-48.14	-61.97
All other securities .....	20,524	16,676	23,289	23,708	18,673	23.07	64.05
Cash dividends declared.....	59,333	50,064	66,641	65,113	57,592	18.51	56.59
Common .....	49,299	50,064	66,641	65,113	57,592	-1.53	30.11
Preferred.....	10,034	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

### Percent of Average Assets

Interest income (tax equivalent) .....  
 Less: Interest expense .....  
 Equals: Net interest income (tax equivalent) .....  
 Plus: Non-interest income .....  
 Equals: adjusted operating income (tax equivalent) .....  
 Less: Overhead expense .....  
 Less: Provision for credit losses .....  
 Plus: Realized gains (losses) on held-to-maturity securities .....  
 Plus: Realized gains (losses) on available-for-sale securities .....  
 Plus: other tax equivalent adjustments .....  
 Equals: Pretax net operating income (tax equivalent) .....  
  
 Less: Applicable income taxes (tax equivalent) .....  
 Less: Minority interest .....  
 Equals: Net operating income .....  
  
 Plus: Net extraordinary items .....  
 Equals: Net income .....  
 Memo: Net income (last four quarters) .....  
 Net income—BHC and noncontrolling (minority) interest .....

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Interest income (tax equivalent) .....	3.09	2.90	64	3.52	3.35	64	3.44	3.27	63	4.14	4	63	4	3.87	63
Less: Interest expense .....	0.41	0.24	84	0.81	0.54	80	0.75	0.48	79	1.17	0.98	72	0.94	0.79	69
Equals: Net interest income (tax equivalent) .....	2.69	2.65	49	2.71	2.80	39	2.69	2.77	38	2.97	3.01	41	3.06	3.08	41
Plus: Non-interest income .....	0.38	1.09	14	0.25	1.21	6	0.24	1.21	5	0.49	1.32	14	0.31	1.31	9
Equals: adjusted operating income (tax equivalent) .....	3.07	3.80	12	2.96	4.06	7	2.93	4.04	6	3.46	4.41	13	3.36	4.46	9
Less: Overhead expense .....	1.81	2.21	23	1.86	2.59	17	1.82	2.57	17	1.76	2.69	11	1.71	2.71	7
Less: Provision for credit losses .....	-0.02	-0.12	69	0.19	0.66	11	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	43	0.11	0.03	92	0.08	0.02	91	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments .....	0.34	0	99	0.02	0	95	0.01	0	93	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent) .....	1.62	1.76	46	1.04	0.91	55	1.05	1.04	46	1.71	1.56	64	1.69	1.57	59
Less: Applicable income taxes (tax equivalent) .....	0.62	0.41	86	0.24	0.21	54	0.24	0.23	51	0.36	0.36	46	0.39	0.33	66
Less: Minority interest .....	0	0	41	0	0	43	0	0	42	0	0	36	0	0	36
Equals: Net operating income .....	0.99	1.34	16	0.80	0.70	55	0.81	0.81	43	1.35	1.19	69	1.30	1.24	55
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	0.99	1.34	16	0.80	0.71	54	0.81	0.82	42	1.35	1.19	69	1.30	1.24	54
Memo: Net income (last four quarters) .....	0.95	1.30	15	0.99	0.81	67	0.81	0.82	42	1.35	1.19	68	1.30	1.24	54
Net income—BHC and noncontrolling (minority) interest .....	0.99	1.35	15	0.80	0.72	54	0.81	0.83	42	1.35	1.20	68	1.30	1.25	54
Margin Analysis															
Average earning assets / Average assets .....	94.01	93.09	62	93.22	92.11	66	93.30	92.32	65	93.33	91.05	73	92.78	91.48	62
Average interest-bearing funds / Average assets .....	73.71	61.98	84	76.85	64.67	86	76.55	64.06	86	77.30	65.57	84	77.83	65.56	88
Interest income (tax equivalent) / Average earning assets .....	3.29	3.12	56	3.78	3.64	58	3.68	3.55	56	4.43	4.41	54	4.31	4.24	55
Interest expense / Average earning assets .....	0.43	0.26	84	0.87	0.58	80	0.80	0.52	79	1.25	1.08	69	1.01	0.86	70
Net interest income (tax equivalent) / Average earning assets .....	2.86	2.85	46	2.91	3.05	38	2.88	3.01	37	3.18	3.33	36	3.29	3.38	38
Yield or Cost															
Total loans and leases (tax equivalent) .....	4.03	4.07	51	4.34	4.35	54	4.29	4.27	55	4.77	5.09	32	4.64	4.95	33
Interest-bearing bank balances .....	0.13	0.13	56	0.29	0.36	41	0.23	0.27	44	2.63	2.04	80	2.34	1.64	89
Federal funds sold and reverse repos .....		0.25			0.75			0.68			2.44			2.17	
Trading assets .....		0.45			0.65			0.60			0.99			1.11	
Total earning assets .....	3.27	3.09	58	3.76	3.61	57	3.67	3.51	57	4.41	4.36	55	4.28	4.20	55
Investment securities (tax equivalent) .....	1.88	1.77	59	2.48	2.36	63	2.32	2.25	58	3.22	2.76	82	3.12	2.68	81
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.89	1.23	29	2.09	1.85	63	1.29	1.75	29	1.96	2.32	29	2.32	2.05	73
Mortgage-backed securities .....	2.15	1.55	90	2.49	2.17	81	2.40	2.05	82	2.91	2.61	86	2.84	2.50	85
All other securities .....	1.81	2.85	16	2.31	3.28	14	2.11	3.24	12	4.80	4.06	78	4.71	4.20	80
Interest-bearing deposits .....	0.31	0.22	71	0.86	0.60	77	0.76	0.53	77	1.35	1.10	72	0.95	0.81	69
Time deposits of \$250K or more .....	0.68	0.70	51	1.58	1.53	52	1.45	1.42	49	2.01	1.96	52	1.55	1.44	60
Time deposits < \$250K .....	0.63	0.67	52	1.55	1.47	57	1.44	1.36	56	1.84	1.82	47	1.36	1.29	53
Other domestic deposits .....	0.17	0.16	64	0.39	0.41	49	0.34	0.36	50	0.68	0.93	34	0.39	0.67	22
Foreign deposits .....		0.12			0.48			0.42			1.19			0.97	
Federal funds purchased and repos .....		0.18			0.71			0.62			1.86			1.51	
Other borrowed funds and trading liabilities .....	1.98	1.29	77	1.92	1.54	70	1.94	1.50	75	2.56	2.38	63	2.64	2.28	77
All interest-bearing funds .....	0.55	0.38	79	1.05	0.82	77	0.98	0.74	78	1.51	1.49	61	1.21	1.19	62

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income .....	55,155	33,074	43,527	80,058	48,682
Fiduciary activities income .....	0	0	0	0	0
Service charges on deposit accounts - domestic .....	11,103	9,501	14,500	14,657	14,809
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	0	0	0	0	0
Insurance activities revenue.....	9,302	8,471	11,057	10,285	9,498
Venture capital revenue.....	0	0	0	0	0
Net servicing fees .....	2	22	23	0	19
Net securitization income .....	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	-810	-1,029	-1,508	36,031	6,211
Other non-interest income.....	35,558	16,109	19,455	19,085	18,145
Total overhead expenses .....	263,156	244,995	325,828	289,566	269,987
Personnel expense.....	132,560	111,131	154,197	138,113	128,604
Net occupancy expense.....	28,025	31,804	41,594	46,803	39,420
Goodwill impairment losses .....	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	906	1,656	2,137	2,025	2,011
Other operating expenses.....	101,665	100,404	127,900	102,625	99,952
Fee income on mutual funds and annuities.....	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities .....	0	0	0	0	0
Number of equivalent employees .....	2,067	2,067	2,084	1,986	1,910
Average personnel expense per employee.....	64.13	53.76	73.99	69.54	67.33
Average assets per employee.....	9,393.85	8,506.25	8,585.05	8,294.74	8,267.33

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>														
Mutual fund fee income / Non-interest income .....	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08
Overhead expenses / Net Interest Income + non-interest income .....	59.24	58.85	47	63.08	62.06	61	62.45	62.28	55	51.12	61.29	12	51.14	60.88
<b>Percent of Average Assets</b>														
Total overhead expense .....	1.81	2.21	23	1.86	2.59	17	1.82	2.57	17	1.76	2.69	11	1.71	2.71
Personnel expense.....	0.91	1.23	17	0.84	1.30	12	0.86	1.30	13	0.84	1.41	9	0.81	1.44
Net occupancy expense.....	0.19	0.24	27	0.24	0.26	40	0.23	0.26	34	0.28	0.28	57	0.25	0.28
Other operating expenses.....	0.70	0.72	57	0.77	0.95	43	0.73	0.94	39	0.64	0.97	21	0.65	0.97
Overhead less non-interest income .....	1.43	1.08	77	1.61	1.27	75	1.58	1.25	75	1.27	1.32	44	1.40	1.38
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>														
Total overhead expense .....	58.92	58.34	46	62.73	61.60	59	62.11	61.82	57	50.84	60.64	12	50.83	60.37
Personnel expense.....	29.68	32.89	28	28.45	32.31	25	29.39	32.36	27	24.25	32.39	13	24.21	32.51
Net occupancy expense.....	6.27	6.26	47	8.14	6.55	75	7.93	6.58	72	8.22	6.52	79	7.42	6.48
Other operating expenses.....	22.97	18.68	82	26.13	22.16	79	24.79	22.28	75	18.37	21.20	40	19.20	20.90
Total non-interest income .....	12.35	28.20	14	8.47	28.52	7	8.30	28.83	6	14.06	29.23	16	9.17	28.50
Fiduciary activities income .....	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14
Service charges on domestic deposit accounts .....	2.49	3.25	36	2.43	3.23	32	2.76	3.27	38	2.57	3.88	32	2.79	4.15
Trading revenue.....	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85
Investment banking fees and commissions.....	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	5	0	3.42
Insurance activities revenue.....	2.08	0.38	90	2.17	0.41	91	2.11	0.41	90	1.81	0.47	87	1.79	0.47
Venture capital revenue.....	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02
Net servicing fees .....	0	0.56	21	0.01	-0.04	54	0	0.01	51	0	0.28	21	0	0.65
Net securitization income .....	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets .....	-0.18	3.64	0	-0.26	3.74	5	-0.29	3.92	4	6.33	1.86	93	1.17	1.61
Other non-interest income.....	7.96	9.39	51	4.12	9.49	18	3.71	9.65	12	3.35	10.04	8	3.42	9.86
Overhead less non-interest income .....	46.57	29.67	93	54.26	31.97	90	53.81	31.93	90	36.78	31.06	60	41.66	31.46
Applicable income taxes / Pretax net operating income (tax equivalent).....	16.54	21.49	9	19.93	18.64	54	20.23	18.63	56	19.84	20.56	43	22.01	19.04
Applicable income tax + TE / Pretax net operating income + TE .....	38.57	23.11	99	23	22.16	55	22.85	21.18	56	20.96	23.23	29	23.21	21.56

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change	
		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans .....	11,736,021	10,820,707	10,786,644	10,644,905	10,560,524	8.46	30.82	
Commercial and industrial loans .....	2,027,206	1,872,566	1,993,040	1,080,812	909,340	8.26	222.53	
Loans to individuals .....	86,942	82,607	110,780	115,794	162,099	5.25	-37.44	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0			
Agricultural loans .....	9,653	32,312	8,905	36,420	9,766	-70.13	19.85	
Other loans and leases .....	146,159	152,276	155,482	161,641	191,931	-4.02	-46.88	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	14,005,981	12,960,468	13,054,851	12,039,572	11,833,660	8.07	39.76	
Less: Allowance for loan and lease losses .....	171,300	166,955	170,189	132,513	131,165	2.60	50.93	
Net loans and leases .....	13,834,681	12,793,513	12,884,662	11,907,059	11,702,495	8.14	39.63	
Debt securities that reprice or mature in over 1 year .....	1,104,630	1,953,137	1,931,529	2,149,201	2,311,967	-43.44	-52.90	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Subtotal .....	14,939,311	14,746,650	14,816,191	14,056,260	14,014,462	1.31	20.92	
Interest-bearing bank balances .....	1,914,556	1,555,410	1,652,207	326,758	137,311	23.09	570.23	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	1,399,654	1,002,193	1,138,287	707,078	726,189	39.66	56.65	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	18,253,521	17,304,253	17,606,685	15,090,096	14,877,962	5.49	34.87	
Non-interest-bearing cash and due from depository institutions .....	176,254	147,567	178,515	157,048	146,064	19.44	7.01	
Premises, fixed assets, and leases .....	255,152	252,805	256,242	245,792	276,683	0.93	-9.50	
Other real estate owned .....	8,204	4,966	4,463	6,339	8,171	65.20	-71.74	
Investment in unconsolidated subsidiaries .....	0	0	0	0	0			
Intangible and other assets .....	957,443	1,084,464	1,017,717	923,886	879,246	-11.71	9.02	
Total assets .....	19,650,574	18,794,055	19,063,622	16,423,161	16,188,126	4.56	31.99	
Quarterly average assets .....	19,566,433	18,495,042	18,817,706	16,421,981	16,028,148	5.79	31.60	
Average loans and leases (YTD) .....	13,587,075	12,638,909	12,749,899	12,187,394	11,533,076	7.50	39.23	
<b>Memoranda</b>								
Loans held-for-sale .....	0	0	0	0	0			
Loans not held-for-sale .....	14,005,981	12,960,468	13,054,851	12,039,572	11,833,660	8.07	39.76	
Real estate loans secured by 1–4 family .....	5,139,781	5,482,279	5,237,550	5,858,279	5,989,457	-6.25	-11.41	
Commercial real estate loans .....	6,583,224	5,318,709	5,529,792	4,764,134	4,539,553	23.77	110.04	
Construction and land development .....	1,807,752	1,884,405	1,935,770	1,700,690	1,591,906	-4.07	96.47	
Multifamily .....	2,273,689	1,538,240	1,609,787	1,434,212	1,401,010	47.81	102.23	
Nonfarm nonresidential .....	2,501,783	1,896,064	1,984,235	1,629,232	1,546,637	31.95	129.55	
Real estate loans secured by farmland .....	13,016	19,719	19,302	22,492	31,514	-33.99	-62.33	
Total investment securities .....	2,504,284	2,955,330	3,069,816	2,856,279	3,038,156	-15.26	-25.03	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	61,778	18,824	78,281	20,738	21,654	228.19	498.22	
Municipal securities .....	39,985	38,314	38,703	22,490	23,058	4.36	44.52	
Mortgage-backed securities .....	972,852	1,674,090	1,455,082	2,289,627	2,591,853	-41.89	-60.94	
Asset-backed securities .....	1,078,681	936,917	1,210,356	312,775	179,050	15.13	382.03	
Other debt securities .....	350,988	287,185	287,394	210,649	222,541	22.22	-27.84	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Available-for-sale securities .....	2,138,259	2,249,492	2,482,945	1,495,586	1,451,341	-4.94	11.20	
U.S. Treasury securities .....	0	0	0	0	0			
US agency securities (excluding mortgage-backed securities) .....	61,778	18,824	78,281	20,738	21,654	228.19	498.22	
Municipal securities .....	39,985	38,314	38,703	22,490	23,058	4.36	44.52	
Mortgage-backed securities .....	606,827	968,252	868,211	928,934	1,005,038	-37.33	-43.44	
Asset-backed securities .....	1,078,681	936,917	1,210,356	312,775	179,050	15.13	382.03	
Other debt securities .....	350,988	287,185	287,394	210,649	222,541	22.22	-27.84	
Mutual funds and equity securities .....	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation) .....	13,522	21,531	19,304	19,726	-49,320	-37.20	-43.56	
Available-for-sale securities appreciation (depreciation) .....	48,189	39,393	51,069	25,523	-8,007	22.33	251.49	
Structured notes, fair value .....	161,685	238,401	80,940	190,475	203,216	-32.18	-0.93	
Pledged securities .....	580,466	470,749	522,275	518,769	576,302	23.31	109.09	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits .....	3,230,017	2,257,743	2,403,309	1,656,637	1,472,702	43.06	931.61
NOW, ATS and transaction accounts .....	8,985,628	7,642,315	8,044,105	792,693	318,190	17.58	3295.03
Time deposits less brokered deposits < \$250K .....	2,832,661	3,309,811	3,151,938	3,928,193	3,994,228	-14.42	
MMDA and other savings accounts .....	66,220	59,031	45,117	4,941,905	5,079,060	12.18	-98.80
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	15,114,526	13,268,900	13,644,469	11,319,428	10,864,180	13.91	78.16
Time deposits of \$250K or more .....	484,656	553,800	532,269	674,711	622,184	-12.49	
Foreign deposits .....	0	0	0	0	0		
Federal funds purchased and repos .....	0	0	0	0	0		-100.00
Secured federal funds purchased .....	0	0	0	0	0		
Commercial paper .....	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less .....	1,320,000	1,830,000	1,730,000	950,000	1,890,000	-27.87	560.00
Other borrowings w/remaining maturity over 1 year .....	400,000	870,000	870,000	1,300,000	650,000	-54.02	-78.72
Brokered deposits < \$250K .....	50,000	50,000	55,208	316	137,418	0.00	
Noncore funding .....	2,254,656	3,303,800	3,187,477	2,925,027	3,299,602	-31.76	-47.41
Trading liabilities .....	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities .....	0	0	0	0	0		
Other liabilities .....	155,328	207,222	169,909	127,797	41,255	-25.04	9.85
Total liabilities .....	17,524,510	16,779,922	17,001,855	14,372,252	14,205,037	4.44	35.72
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	300,000	0	0	0	0		
Common stock .....	135,993	135,727	135,938	135,720	135,496	0.20	1.25
Common surplus .....	1,678,622	1,678,843	1,680,111	1,673,666	1,668,666	-0.01	1.83
Retained earnings .....	1,528,611	1,420,906	1,443,280	1,385,179	1,227,275	7.58	61.95
Accumulated other comprehensive income .....	69,785	16,953	41,435	15,986	2,891	311.64	
Other equity capital components .....	-1,586,947	-1,238,296	-1,238,997	-1,159,642	-1,051,239		
Total holding company equity capital .....	2,126,064	2,014,133	2,061,767	2,050,909	1,983,089	5.56	7.61
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0		
Total equity capital, including minority interest .....	2,126,064	2,014,133	2,061,767	2,050,909	1,983,089	5.56	7.61
Total liabilities and capital .....	19,650,574	18,794,055	19,063,622	16,423,161	16,188,126	4.56	31.99
<b>Memoranda</b>							
Non-interest-bearing deposits .....	3,230,017	2,257,743	2,403,309	1,656,637	1,472,702	43.06	931.61
Interest-bearing deposits .....	12,419,165	11,614,957	11,828,637	10,337,818	10,151,080	6.92	20.24
Total deposits .....	15,649,182	13,872,700	14,231,946	11,994,455	11,623,782	12.81	47.05
Long-term debt that reprices within 1 year .....	0	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,061,767	2,050,909	2,050,909	1,983,089	2,009,618		
Accounting restatements .....	0	-19,782	-19,782	0	0		
Net income .....	144,664	105,572	144,523	223,017	205,122		
Net sale of new perpetual preferred stock .....	293,325	0	0	0	0		
Net sale of new common stock .....	5,241	5,184	6,663	5,224	7,021		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	347,950	78,654	79,355	108,403	174,195		
Changes incident to business combinations .....	0	0	0	0	0		
Less: Dividends declared .....	59,333	50,064	66,641	65,113	57,592		
Change in other comprehensive income .....	28,350	968	25,450	13,095	-6,885		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,126,064	2,014,133	2,061,767	2,050,909	1,983,089		

## Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans .....	59.72	36.06	90	57.58	36.66	90	56.58	36.22	89	64.82	37.78	94	65.24	37.19	95
Commercial and industrial loans .....	10.32	11.11	51	9.96	14.40	27	10.45	13.52	32	6.58	12.02	22	5.62	12.85	18
Loans to individuals .....	0.44	3.60	27	0.44	3.57	25	0.58	3.40	31	0.71	4.20	28	1	4.31	33
Loans to depository institutions and acceptances of other banks .....	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.05	0.21	53	0.17	0.20	67	0.05	0.19	55	0.22	0.24	72	0.06	0.30	57
Other loans and leases.....	0.74	4.26	17	0.81	4.66	13	0.82	4.63	13	0.98	5.01	13	1.19	5	15
Net loans and leases.....	70.40	58.81	81	68.07	63	60	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70
Debt securities over 1 year.....	5.62	18.32	9	10.39	14.80	29	10.13	15.55	27	13.09	14.60	43	14.28	14.63	50
Mutual funds and equity securities .....	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal .....	76.02	78.17	34	78.46	79.07	32	77.72	78.16	31	85.59	79.65	66	86.57	79.97	68
Interest-bearing bank balances .....	9.74	9.37	60	8.28	6.40	70	8.67	7.51	61	1.99	3.06	50	0.85	3.04	25
Federal funds sold and reverse repos .....	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less .....	7.12	1.51	94	5.33	1.85	89	5.97	1.68	93	4.31	1.91	84	4.49	1.96	84
Trading assets .....	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	92.89	91.57	63	92.07	90.87	64	92.36	91.05	65	91.88	89.53	73	91.91	89.74	71
Non-interest cash and due from depository institutions.....	0.90	0.99	41	0.79	1.03	34	0.94	1.07	36	0.96	1.14	36	0.90	1.21	29
Other real estate owned.....	0.04	0.01	86	0.03	0.03	64	0.02	0.02	65	0.04	0.03	67	0.05	0.04	64
All other assets.....	6.21	7.39	36	7.14	8.03	38	6.71	7.82	37	7.16	9.27	27	7.19	8.98	31
<b>Memoranda</b>															
Short-term investments .....	16.87	12.31	73	13.61	10.21	72	14.64	11.17	73	6.29	7.63	56	5.33	7.80	56
U.S. Treasury securities.....	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities) .....	0.31	0.75	51	0.10	0.59	39	0.41	0.63	57	0.13	0.54	46	0.13	0.69	42
Municipal securities .....	0.20	1.70	30	0.20	1.60	29	0.20	1.69	28	0.14	1.34	30	0.14	1.62	28
Mortgage-backed securities .....	4.95	13.46	15	8.91	11.20	41	7.63	11.75	34	13.94	11.44	65	16.01	11.13	77
Asset-backed securities .....	5.49	0.47	97	4.99	0.31	96	6.35	0.32	99	1.90	0.28	92	1.11	0.33	84
Other debt securities .....	1.79	0.51	87	1.53	0.40	87	1.51	0.42	86	1.28	0.39	84	1.37	0.41	86
Loans held-for-sale.....	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment .....	71.28	58.34	85	68.96	63.22	63	68.48	61.72	70	73.31	63.50	76	73.10	63.93	73
Real estate loans secured by 1–4 family .....	26.16	11.57	92	29.17	12.28	94	27.47	11.91	93	35.67	13.29	95	37	13.46	97
Revolving .....	0.85	1.44	40	0.75	1.72	30	0.74	1.66	30	0.86	2.07	34	0.85	2.27	30
Closed-end, secured by first liens .....	25.30	9.73	93	28.40	10.10	96	26.72	9.81	94	34.78	10.69	96	36.14	10.57	97
Closed-end, secured by junior liens .....	0	0.19	9	0.02	0.24	17	0.02	0.22	16	0.02	0.28	18	0.01	0.31	15
Commercial real estate loans .....	33.50	22.35	79	28.30	22.30	61	29.01	22.22	64	29.01	22.23	59	28.04	21.58	57
Construction and land development .....	9.20	3.40	93	10.03	3.47	93	10.15	3.40	94	10.36	3.44	95	9.83	3.51	96
Multifamily.....	11.57	3.32	91	8.18	3.10	90	8.44	3.12	90	8.73	3.01	91	8.65	2.72	91
Nonfarm nonresidential .....	12.73	14.65	42	10.09	14.72	32	10.41	14.72	32	9.92	14.69	34	9.55	14.44	33
Real estate loans secured by farmland.....	0.07	0.35	47	0.10	0.33	54	0.10	0.33	53	0.14	0.36	57	0.19	0.41	62

## Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	83.79	60.51	88	83.49	56.15	93	82.63	57.15	92	88.42	57.46	95	89.24	56.49	95
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	83.79	60.51	88	83.49	56.15	93	82.63	57.15	92	88.42	57.46	95	89.24	56.49	95
Real estate loans secured by 1–4 family.....	36.70	20	92	42.30	19.51	93	40.12	19.43	93	48.66	20.75	94	50.61	21.10	95
Revolving .....	1.19	2.47	37	1.09	2.66	29	1.07	2.64	28	1.18	3.15	29	1.16	3.50	27
Closed-end.....	35.50	17.35	92	41.21	16.64	95	39.04	16.59	93	47.48	17.39	96	49.45	17.39	96
Commercial real estate loans .....	47	37.13	63	41.04	33.63	61	42.36	34.63	61	39.57	33.52	56	38.36	32.14	52
Construction and land development.....	12.91	5.69	90	14.54	5.18	94	14.83	5.26	95	14.13	5.09	96	13.45	5.20	94
1–4 family.....	3.90	1.19	90	3.39	0.94	91	3.42	0.93	92	3.37	0.94	92	3.91	1.02	94
Other .....	9	4.46	89	11.15	4.09	96	11.41	4.19	96	10.75	4.02	96	9.55	4.05	92
Multifamily.....	16.23	5.41	91	11.87	4.78	90	12.33	4.96	90	11.91	4.69	89	11.84	4.10	91
Nonfarm nonresidential .....	17.86	24.45	34	14.63	22.19	29	15.20	22.93	28	13.53	22.15	29	13.07	21.40	32
Owner-occupied.....	4.90	8.31	33	4.56	7.46	32	4.92	7.68	33	4.37	7.72	32	3.88	8.03	31
Other.....	12.96	15.83	37	10.07	14.52	33	10.28	14.95	31	9.16	14.34	34	9.19	13.38	36
Real estate loans secured by farmland.....	0.09	0.61	44	0.15	0.52	52	0.15	0.54	51	0.19	0.55	54	0.27	0.63	59
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans .....	14.47	19.45	37	14.45	22.98	20	15.27	22.17	24	8.98	19.53	14	7.68	20.32	10
Loans to individuals .....	0.62	6.58	23	0.64	6.23	23	0.85	6.13	27	0.96	7.13	23	1.37	7.36	29
Credit card loans .....	0	0.51	51	0	0.63	47	0	0.65	48	0	0.81	21	0	1.02	42
Agricultural loans.....	0.07	0.38	49	0.25	0.31	67	0.07	0.32	51	0.30	0.37	70	0.08	0.46	54
Other loans and leases.....	1.04	8.42	15	1.17	9.11	13	1.19	9.09	14	1.34	9.85	13	1.62	9.66	15
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	611.92	383.43	90	583.44	387.92	86	573.30	381.27	85	572.59	391.26	81	586.13	379.80	83
Real estate loans secured by 1–4 family.....	267.99	124.74	91	295.60	130.23	93	278.37	125.03	93	315.12	138.18	93	332.43	137.84	94
Revolving .....	8.71	15.53	38	7.61	18.32	30	7.46	17.42	29	7.63	21.26	30	7.62	23.33	27
Closed-end.....	259.28	107.54	92	287.99	110.40	94	270.92	106.14	93	307.48	115.20	94	324.80	112.79	95
Commercial real estate loans .....	343.25	238.58	80	286.78	237.16	57	293.91	234.65	60	256.26	229.44	51	251.95	219.72	54
Construction and land development.....	94.26	36.07	95	101.61	36.48	95	102.89	35.62	96	91.48	34.95	93	88.35	35.36	92
1–4 family.....	28.52	7.44	93	23.69	6.64	91	23.70	6.34	91	21.84	6.61	87	25.66	7.04	94
Other .....	65.74	28.34	93	77.92	28.60	94	79.18	28.16	96	69.64	27.32	94	62.70	27.26	92
Multifamily.....	118.55	35.29	90	82.94	32.93	90	85.56	32.74	90	77.15	31.04	89	77.76	27.85	89
Nonfarm nonresidential .....	130.44	156.30	38	102.23	156.60	32	105.46	155.06	35	87.64	152.10	33	85.84	147.22	34
Owner-occupied.....	35.77	52.63	37	31.88	52.43	31	34.14	52.37	35	28.32	53.07	31	25.45	54.89	31
Other .....	94.68	100.99	49	70.35	101.87	34	71.32	100.54	35	59.32	97.41	34	60.39	91.80	38
Real estate loans secured by farmland.....	0.68	3.67	44	1.06	3.43	53	1.03	3.44	53	1.21	3.60	54	1.75	4.02	60
Loans to depository institutions and acceptances of other banks.....	0	0.20	32	0	0.31	30	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans .....	105.70	116.17	52	100.97	150.16	28	105.93	139.91	34	58.14	122.02	20	50.47	128.82	16
Loans to individuals .....	4.53	36.56	25	4.45	36.83	27	5.89	37.47	28	6.23	43.51	25	9	42.67	31
Credit card loans .....	0.02	2.58	51	0	3.28	47	0.01	3.30	48	0	4.34	21	0	5.31	42
Agricultural loans.....	0.50	2.03	53	1.74	1.99	69	0.47	1.88	53	1.96	2.18	70	0.54	2.72	56
Other loans and leases.....	7.62	47.63	15	8.21	49.92	13	8.26	49.54	14	8.69	52.44	12	10.65	51.79	15
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	42.11	29.25	80	36.48	26.62	73	37.44	27.32	72	35.20	26.45	70	34.49	24.79	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	307.48	187.63	84	254.90	186.45	71	259.76	183.76	76	227.94	178.57	65	226.50	167.93	66
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	343.25	244.92	78	286.78	243.47	53	293.91	240.85	56	256.26	236.10	51	251.95	225.98	54

## Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	16.87	12.31	73	13.61	10.21	72	14.64	11.17	73	6.29	7.63	56	5.33	7.80	56
Liquid assets .....	15.90	29.12	17	18.03	24.65	34	17.62	26.22	27	16.94	22.44	42	17.90	22.72	46
Investment securities .....	12.74	20.37	24	15.72	17.19	45	16.10	17.85	44	17.39	16.99	55	18.77	17.27	59
Net loans and leases .....	70.40	58.81	68.07	63	60	67.59	61.58	65	72.50	63.77	70	72.29	63.98	70	
Net loans, leases and standby letters of credit .....	71.10	59.61	81	68.79	63.89	60	68.17	62.48	67	73.11	64.84	71	72.62	65.07	69
Core deposits .....	76.92	75.52	39	70.60	69.20	39	71.57	70.67	39	68.92	63.09	54	67.11	62.13	52
Noncore funding .....	11.47	10.15	69	17.58	15.53	68	16.72	14.13	68	17.81	19.36	59	20.38	21.34	57
Time deposits of \$250K or more .....	2.47	1.67	72	2.95	2.35	67	2.79	2.11	69	4.11	2.94	71	3.84	2.89	72
Foreign deposits .....	0	0.33	39	0	0.36	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos .....	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased .....	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold) .....	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper .....	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less .....	6.72	0.88	96	9.74	1.75	96	9.07	1.24	96	5.78	3.01	83	11.68	3.67	93
Earning assets that reprice within 1 year .....	38.64	38.80	46	30.86	38.76	27	33.62	39.38	32	23.92	39.29	11	20.25	40.29	8
Interest-bearing liabilities that reprice within 1 year .....	13.79	6.64	86	16.32	8.86	86	15.99	8.20	86	20.57	10.19	86	18.35	10.01	85
Long-term debt that reprices within 1 year .....	0	0.27	31	0	0.52	27	0	0.47	27	0	0.96	25	0	1.34	25
Net assets that reprice within 1 year .....	24.86	30.83	36	14.53	27.76	20	17.63	29.11	26	3.35	26.63	7	1.90	27.38	6
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-7.09	-3.31	38	5.06	6.19	54	2.68	3.20	53	13.45	14.45	50	17.37	16.62	58
Net short-term noncore funding dependence .....	-10.66	-9.17	35	-2.08	-2.71	45	-4.42	-4.76	45	2.88	3.38	39	10.75	4.66	68
Short-term investment / Short-term noncore funding .....	192.65	304.29	43	113.64	149.65	52	130.63	184.19	47	71.84	77.77	60	36.43	66.46	47
Liquid assets - short-term noncore funding / Nonliquid assets .....	8.50	36.72	15	7.39	24.47	23	7.78	28.18	20	9.84	16.97	44	3.96	16.04	32
Net loans and leases / Total deposits .....	88.41	73.05	84	92.22	82.06	80	90.53	79.43	78	99.27	90.31	76	100.68	90.08	82
Net loans and leases / Core deposits .....	91.53	78.83	78	96.42	92.26	66	94.43	88.34	69	105.19	103.93	60	107.72	105	63
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	0.77	0.50	65	1.28	1.73	51	1.13	1.57	51	1.14	0.72	73	-2.95	-0.82	10
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	2.76	1.06	82	2.33	4.54	23	2.98	4.31	37	1.48	1.36	60	-0.48	-1.98	85
Structured notes appreciation (depreciation) / Tier 1 capital .....	0.24	0	95	0.43	0	95	0.23	0.02	94	0.20	0	95	-0.19	-0.05	14
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	14.62	13.65	63	23.88	11.41	74	19.12	11.38	69	47.64	12.67	91	52.23	16.19	93
Available-for-sale securities .....	85.38	84.59	37	76.12	86.72	26	80.88	87.23	30	52.36	85.40	8	47.77	81.88	6
U.S. Treasury securities .....	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities) .....	2.47	4.24	59	0.64	3.94	36	2.55	4.01	57	0.73	3.49	43	0.71	4.02	37
Municipal securities .....	1.60	8.38	33	1.30	9.87	26	1.26	9.83	26	0.79	7.75	28	0.76	9.16	26
Mortgage-backed securities .....	38.85	66.09	12	56.65	66.61	33	47.40	66.64	19	80.16	67.43	66	85.31	65.45	80
Asset-backed securities .....	43.07	2.45	99	31.70	1.91	97	39.43	1.91	98	10.95	1.66	92	5.89	2.05	83
Other debt securities .....	14.02	3.01	90	9.72	2.93	86	9.36	3.01	85	7.37	2.94	84	7.32	2.79	83
Mutual funds and equity securities .....	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less .....	55.89	8.18	96	33.91	11.25	93	37.08	10.55	93	24.76	11.86	84	23.90	11.91	83
Debt securities 1 to 5 years .....	4.03	17.39	20	2.13	17.70	16	2.92	17.03	21	0.05	17.94	3	0.33	19.18	3
Debt securities over 5 years .....	40.08	72.07	12	63.96	68.10	39	60	69.86	28	75.19	66.02	52	75.76	64.73	56
Pledged securities .....	23.18	33.37	41	15.93	37.16	25	17.01	35.67	28	18.16	30.57	36	18.97	33.30	33
Structured notes, fair value .....	6.46	0.06	96	8.07	0.02	98	2.64	0.02	97	6.67	0.03	97	6.69	0.04	97
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	29.58	64.27	46	153.08	124.80	67	169.92	183.32	60	19.73	26.69	55	23.25	6.77	74
Investment securities .....	-15.26	32.48	5	0.89	20.30	20	7.48	23.62	27	-5.99	11.75	12	0.88	9.42	37
Core deposits .....	13.91	16.96	44	17.04	26	20	20.54	26.88	30	4.19	11.23	25	4.44	7.29	50
Noncore funding .....	-31.76	-21.64	35	9.97	-6.57	74	8.97	-12.18	75	-11.35	6.59	23	7.20	10.67	52

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec) .....			3,663,521	2,622,760	2,158,946
Commit: Secured commercial real estate loans .....	2,526,657	1,734,423	1,972,541	1,563,761	1,282,897
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	1,757	0	0
Securities underwriting .....	136,937	134,961	111,123	100,011	53,954
Standby letters of credit .....	0	0	0	0	0
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	0	0	0	0
Written options contracts (interest rate) .....	0	0	0	0	0
Purchased options contracts (interest rate) .....	0	0	0	0	0
Interest rate swaps .....	2,803,389	3,505,465	3,366,185	1,864,015	1,566,248
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....						19.22	22.01	49	15.97	23.52	24	13.34	24.05	15	
Standby letters of credit .....	0.70	0.66	65	0.72	0.72	66	0.58	0.71	56	0.61	0.84	53	0.33	0.92	28
Commercial and similar letters of credit .....	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent .....	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor) .....	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts .....	14.27	47.31	45	18.65	51.49	45	17.66	48.62	45	11.35	68.47	29	9.68	65.81	34
Interest rate contracts .....	14.27	35.15	48	18.65	36.10	47	17.66	34.36	47	11.35	47.31	31	9.68	43.84	36
Interest rate futures and forward contracts .....	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate) .....	0	1.69	9	0	2.33	9	0	2.18	9	0	2.47	10	0	2.16	10
Purchased options contracts (interest rate) .....	0	1.29	22	0	1.45	22	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps .....	14.27	20.27	55	18.65	20.71	58	17.66	20.83	55	11.35	28.86	41	9.68	26.74	41
Foreign exchange contracts .....	0	6.12	25	0	5.79	25	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts .....	0	3.76	27	0	3.70	26	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps .....	0	0.76	39	0	0.73	39	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts .....	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other) .....	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other) .....	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps .....	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....						28.73	42.82	38	21.52	45.53	19	18.72	44.93	13	

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts .....	2,803,389	3,505,465	3,366,185	1,864,015	1,566,248
Interest rate contracts .....	2,803,389	3,505,465	3,366,185	1,864,015	1,566,248
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	0	0	0	0
Written options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options .....	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps .....	2,803,389	3,505,465	3,366,185	1,864,015	1,566,248
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,803,389	3,505,465	3,366,185	1,864,015	1,566,248
Interest rate contracts .....	2,803,389	3,505,465	3,366,185	1,864,015	1,566,248
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,803,389	3,505,465	3,366,185	1,864,015	1,566,248
One year or less .....	17,971	418,101	323,111	138,454	0
Over 1 year to 5 years .....	851,703	646,343	615,645	681,032	653,215
Over 5 years .....	1,933,715	2,441,021	2,427,429	1,044,529	913,033
Gross negative fair value (absolute value) .....	14,801	90,130	55,792	19,735	3,341
Gross positive fair value.....	53,426	48,201	38,568	16,985	16,599
Held for trading.....	0	0	0	0	0
Non-traded.....	53,426	48,201	38,568	16,985	16,599
Current credit exposure on risk-based capital derivative contracts .....	0	0	0	0	0
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.10	76	100	94.62	76	100	94.10	77	100	93.44	80	100	92.91	80
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.22	25	0	3.07	25	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards .....	0	12.59	8	0	14.59	8	0	14.05	7	0	13.49	6	0	12.78	8
Written options .....	0	7.18	6	0	8.60	6	0	8.18	6	0	5.91	6	0	6.60	7
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	0	6.91	6	0	8.13	7	0	7.73	7	0	5.10	6	0	5.49	8
Purchased options .....	0	3.41	19	0	3.51	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	0	3.01	20	0	2.98	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps .....	100	71.71	96	100	67.37	96	100	68.76	96	100	69.75	95	100	70.34	95
Held for trading .....	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded .....	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts .....	100	56.22	86	100	54.32	87	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts .....	0	0.36	33	0	0.39	35	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less) .....	100	91.91	77	100	90.28	76	100	91.48	75	100	93.86	75	100	94.47	75
One year or less .....	0.64	27.90	12	11.93	31.66	38	9.60	32.05	35	7.43	32.17	30	0	32.51	3
Over 1 year to 5 years .....	30.38	29.78	54	18.44	27.15	40	18.29	27.06	39	36.54	30.45	58	41.71	31.16	67
Over 5 years .....	68.98	29.19	87	69.63	28.15	88	72.11	29.56	89	56.04	28.09	80	58.29	28.71	77
Gross negative fair value (absolute value) .....	0.53	1.18	29	2.57	1.65	71	1.66	1.55	62	1.06	0.83	62	0.21	0.72	10
Gross positive fair value .....	1.91	1.59	64	1.38	2.48	30	1.15	2.23	20	0.91	1.19	39	1.06	0.85	70
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.05	33	0.05	0.07	62	0.03	0.07	52	0.01	0.06	45	0	0.06	20
Gross positive fair value (X) .....	0.03	0.06	50	0.03	0.10	30	0.02	0.09	28	0.01	0.07	29	0.01	0.06	38
Held for trading (X) .....	0	0.05	22	0	0.07	20	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X) .....	0.03	0.01	85	0.03	0.02	75	0.02	0.02	72	0.01	0.01	70	0.01	0.01	76
Current credit exposure (X) .....	0	0.05	6	0	0.07	6	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts .....	0	0	46	0	0	44	0	0	43	0	0	45	0	0	47
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	48	0	0	46	0	0	46	0	0	47	0	0	47
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	48	0	0	48
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0	0.59	6	0	0.91	6	0	0.85	5	0	0.73	4	0	0.53	4

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>					
Beginning balance .....	170,189	132,513	132,513	131,165	127,155
Gross losses .....	275	5,139	5,290	10,454	6,821
Write-downs, transfers to loans held-for-sale .....	0	0	0	0	0
Recoveries .....	4,886	5,830	7,716	15,202	16,197
Net losses .....	-4,611	-691	-2,426	-4,748	-9,376
Provision for loan and lease losses .....	-2,500	25,500	28,500	-2,150	-5,950
Adjustments .....	-1,000	8,251	6,750	-1,250	584
Ending balance .....	171,300	166,955	170,189	132,513	131,165
Memo: Allocated transfer risk reserve (ATTR) .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets .....	-0.02	-0.12	70	0.19	0.66	11	0.16	0.51	10	-0.01	0.15	3	-0.04	0.14	4
Provision for loan and lease losses / Average loans and leases .....	-0.02	-0.21	71	0.27	1.06	7	0.22	0.82	6	-0.02	0.24	5	-0.05	0.24	6
Provision for loan and lease losses / Net loan and lease losses .....	54.22	-65.12	75	-3,690.30	587.54	2	-1,174.77	487.86	1	45.28	130.58	7	63.46	134.68	15
Allowance for loan and lease losses / Total loans and leases not held for sale .....	1.22	1.32	45	1.29	1.58	33	1.30	1.58	34	1.10	0.83	81	1.11	0.90	76
Allowance for loan and lease losses / Total loans and leases .....	1.22	1.30	45	1.29	1.55	34	1.30	1.55	36	1.10	0.81	81	1.11	0.89	78
Allowance for loan and lease losses / Net loans and leases losses (X) .....	17.40			11.29			11.58			8.03			7.54		
Allowance for loan and lease losses / Nonaccrual assets .....	539.19	330.05	81	574.97	301.93	88	291.40	299.17	62	440.42	218.72	86	254.94	214.03	70
ALLL / 90+ days past due + nonaccrual loans and leases .....	539.19	271.93	85	574.97	249.38	90	291.40	244.34	67	440.42	151.73	92	254.94	160.51	78
Gross loan and lease losses / Average loans and leases .....	0	0.20	2	0.05	0.35	10	0.04	0.34	7	0.09	0.28	23	0.06	0.30	15
Recoveries / Average loans and leases .....	0.05	0.08	39	0.06	0.07	51	0.06	0.07	51	0.12	0.08	79	0.14	0.09	78
Net losses / Average loans and leases .....	-0.05	0.12	2	-0.01	0.28	3	-0.02	0.27	1	-0.04	0.21	3	-0.08	0.22	2
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses .....	92.36	25.09	94	55.77	24.77	90	73.81	33.98	89	222.87	36.22	96	531.40	41.30	98
Earnings coverage of net loan and lease losses (X) .....	-39.28	26.30	12	-229.23	20.97	2	-86.94	22.91	1	-58.31	24.40	3	-27.51	21.75	6
<b>Net Loan and Lease Losses By Type</b>															
Real estate loans .....	-0.04	0.02	6	-0.05	0.04	4	-0.05	0.04	2	-0.07	0.01	4	-0.11	0.02	1
Real estate loans secured by 1-4 family .....	-0.03	-0.01	31	-0.02	0.01	18	-0.03	0.01	16	-0.01	0.01	25	0.01	0.01	54
Revolving .....	-0.04	-0.07	35	0	0.01	38	0	0.01	45	0.04	0.02	65	1.08	0.03	97
Closed-end .....	-0.03	-0.01	28	-0.03	0.01	17	-0.04	0	14	-0.01	0	25	-0.01	0.01	26
Commercial real estate loans .....	-0.06	0.04	6	-0.08	0.06	2	-0.07	0.07	2	-0.13	0.01	1	-0.28	0.01	0
Construction and land development .....	-0.16	0.01	3	-0.09	0	8	-0.06	0	11	-0.35	-0.01	3	-0.81	-0.03	1
1-4 family .....	0	0	86	0	0	59	0	0	59	0.11	0	99	0	-0.01	63
Other .....	-0.16	0.01	3	-0.09	0	4	-0.06	0	9	-0.46	-0.01	2	-0.81	-0.02	0
Multifamily .....	0	0.01	52	0	0	58	0	0	58	0	0	56	0	0	58
Nonfarm nonresidential .....	-0.04	0.05	8	-0.15	0.08	0	-0.14	0.11	0	-0.03	0.02	6	0.01	0.02	50
Owner-occupied .....	0	0.01	46	0	0.02	30	0	0.02	26	-0.03	0.01	4	0	0.01	54
Other .....	-0.04	0.04	6	-0.15	0.05	0	-0.14	0.08	0	0	0.01	40	0	0.01	58
Real estate loans secured by farmland .....	0	-0.01	55	0	0.04	46	0	0.02	46	0	0.01	48	0	0	50
Commercial and industrial loans .....	0	0.19	18	0.27	0.46	43	0.19	0.47	32	0.20	0.37	37	0.32	0.31	59
Loans to individuals .....	0	0.72		1.25			1.13		0.10	1.17	8		1.16		
Credit card loans .....	0	2.27	8	0	3.33	10	0	2.92	9		3.11		0	2.92	8
Agricultural loans .....	0	0.02	49	0	0.11	38	0	0.19	35	0	0.08	37	0	0.15	38
Loans to foreign governments and institutions .....	0			0			0			0			0		
Other loans and leases .....	0	0.09	34	0	0.14	25	0	0.15	25	0	0.15	22	0	0.14	28

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021		09/30/2020		12/31/2020		12/31/2019		12/31/2018						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30-89 days past due loans and leases.....		5,973		4,631		15,997		8,764		14,162					
90+ days past due loans and leases .....		0		0		0		0		0					
Nonaccrual loans and leases.....		31,770		29,037		58,403		30,088		51,450					
Total past due and nonaccrual loans and leases.....		37,743		33,668		74,400		38,852		65,612					
Restructured 30-89 days past due .....		10		94		1,084		47		178					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		6,148		6,268		7,134		10,328		17,995					
Total restructured loans and leases .....		6,158		6,362		8,218		10,375		18,173					
30-89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale.....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0					
Restructured loans and leases in compliance .....		20,271		35,323		34,319		32,516		31,164					
Other real estate owned.....		8,204		4,966		4,463		6,339		8,171					
<b>Other Assets</b>															
30-89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual.....		0		0		0		0		0					
Total other assets past due and nonaccrual.....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases.....	0.04	0.29	6	0.04	0.37	3	0.12	0.39	15	0.07	0.43	8	0.12	0.44	13
90+ days past due loans and leases .....	0	0.09	10	0	0.13	10	0	0.12	9	0	0.15	8	0	0.17	5
Nonaccrual loans and leases.....	0.23	0.54	15	0.22	0.66	9	0.45	0.66	36	0.25	0.51	19	0.43	0.54	41
90+ days past due and nonaccrual loans and leases.....	0.23	0.68	12	0.22	0.84	7	0.45	0.85	27	0.25	0.71	11	0.43	0.75	26
30-89 days past due restructured.....	0	0.01	38	0	0.01	42	0.01	0.01	62	0	0.01	30	0	0.02	35
90+ days past due restructured .....	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured.....	0.04	0.12	31	0.05	0.14	29	0.05	0.13	34	0.09	0.14	42	0.15	0.16	52
30-89 days past due loans held for sale .....	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale .....	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets .....	0.04	0.29	6	0.04	0.37	3	0.12	0.40	15	0.07	0.43	8	0.12	0.44	13
90+ days past due assets .....	0	0.09	9	0	0.13	9	0	0.12	8	0	0.15	6	0	0.18	5
Nonaccrual assets .....	0.23	0.55	15	0.22	0.67	9	0.45	0.67	35	0.25	0.53	19	0.43	0.57	40
30+ days past due and nonaccrual assets .....	0.27	1	6	0.26	1.25	5	0.57	1.29	16	0.32	1.19	5	0.55	1.26	12
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.16	0.40	15	0.15	0.52	10	0.31	0.52	31	0.18	0.44	16	0.32	0.48	31
90+ days past due and nonaccrual assets + other real estate owned .....	0.20	0.42	20	0.18	0.55	10	0.33	0.55	30	0.22	0.48	17	0.37	0.52	35
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.31	0.48	29	0.37	0.61	29	0.52	0.60	43	0.42	0.53	40	0.56	0.60	47
Allowance for loan and lease losses .....	35.18	67.85	24	41.58	66.38	29	57.74	66.66	45	52.06	115.41	16	69.35	118.28	28
Equity capital + allowance for loan and lease losses .....	2.62	4.12	31	3.18	5.10	30	4.40	4.97	47	3.16	4.28	38	4.30	4.79	45
Tier 1 capital + allowance for loan and lease losses .....	3.14	4.89	29	3.74	6.26	27	5.22	6.05	44	3.71	5.65	32	5.05	6.16	42
Loans and leases + other real estate owned .....	0.43	0.82	27	0.54	0.98	22	0.75	0.97	37	0.57	0.85	32	0.77	0.96	39

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.05	0.25	14	0.04	0.35	8	0.15	0.39	23	0.08	0.38	10	0.13	0.42	11
	90+ days past due .....		0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13	0	0.22	12
	Nonaccrual.....		0.24	0.60	24	0.27	0.70	16	0.50	0.76	35	0.28	0.46	35	0.35	0.57	35
Commercial and industrial	30–89 days past due .....		0	0.24	2	0.03	0.24	17	0	0.23	3	0.01	0.31	8	0.03	0.30	11
	90+ days past due .....		0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.20	0.65	19	0.02	0.80	5	0.22	0.75	18	0.06	0.83	10	1.53	0.76	85
Individuals	30–89 days past due .....		0.06	0.60	15	0.14	0.74	14	0.03	0.83	10	0.11	0.83	16	0.07	0.84	15
	90+ days past due .....		0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
	Nonaccrual.....		0.02	0.17	27	0.02	0.24	25	0.01	0.28	24	0	0.17	11	0.02	0.23	20
Depository institution loans	30–89 days past due .....			0.03			0.01			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due .....		0	0	45	0	0	45	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0	0.51	25	0	0.72	23	0	0.49	24	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due .....			0			3.73			0			0.07			0.01	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.17			0.04			0.09			0.03			0.06	
Other loans and leases	30–89 days past due .....		0	0.11	15	0	0.14	19	0	0.18	15	0.01	0.20	32	0	0.17	12
	90+ days past due .....		0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	20	0	0.19	18	0	0.15	19	0	0.13	15	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.09	0.36	18	0.07	0.51	7	0.23	0.65	20	0.11	0.67	8	0.15	0.71	9
	90+ days past due .....	0	0.25	17	0	0.36	16	0	0.33	16	0	0.31	14	0	0.46	14
	Nonaccrual .....	0.38	0.76	27	0.42	0.91	25	0.47	0.89	29	0.40	0.73	32	0.42	0.86	27
Revolving	30–89 days past due .....	0.03	0.33	15	0.25	0.40	41	0.73	0.48	74	0.67	0.45	73	0.71	0.50	73
	90+ days past due .....	0	0.03	32	0	0.02	32	0	0.03	30	0	0.05	24	0	0.05	25
	Nonaccrual .....	0.19	1.05	22	0.42	1.28	29	0.26	1.13	21	0.44	1	33	0.44	1.17	33
Closed-end	30–89 days past due .....	0.09	0.36	25	0.06	0.52	7	0.22	0.65	21	0.10	0.70	6	0.13	0.75	11
	90+ days past due .....	0	0.27	18	0	0.41	17	0	0.38	17	0	0.35	16	0	0.53	16
	Nonaccrual .....	0.39	0.71	30	0.42	0.89	25	0.48	0.87	32	0.40	0.70	33	0.42	0.84	32
Junior lien	30–89 days past due .....	0	0.01	13	0	0.02	9	0	0.02	23	0	0.02	19	0	0.03	9
	90+ days past due .....	0	0	34	0	0	33	0	0	32	0	0	29	0	0	24
	Nonaccrual .....	0	0.04	6	0	0.05	7	0	0.04	6	0	0.04	8	0	0.06	13
Commercial real estate	30–89 days past due .....	0.02	0.16	19	0.01	0.21	14	0.07	0.26	31	0.04	0.18	21	0.11	0.17	39
	90+ days past due .....	0	0.01	26	0	0.02	25	0	0.02	23	0	0.03	19	0	0.03	20
	Nonaccrual .....	0.09	0.48	15	0.11	0.53	12	0.53	0.62	50	0.12	0.23	32	0.27	0.28	56
Construction and development	30–89 days past due .....	0.02	0.15	43	0.01	0.24	29	0.16	0.28	55	0.10	0.28	50	0	0.21	10
	90+ days past due .....	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	33	0	0.02	31
	Nonaccrual .....	0.05	0.31	44	0.10	0.32	47	0.09	0.41	45	0.02	0.20	33	0.16	0.19	62
1–4 family	30–89 days past due .....	0	0.03	31	0	0.03	29	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due .....	0	0	45	0	0	41	0	0	42	0	0	41	0	0	43
	Nonaccrual .....	0.03	0.02	77	0	0.03	55	0	0.03	59	0	0.02	30	0	0.02	28
Other	30–89 days past due .....	0.02	0.10	54	0.01	0.17	36	0.16	0.22	65	0.10	0.20	57	0	0.13	14
	90+ days past due .....	0	0	40	0	0	39	0	0	40	0	0.01	35	0	0.02	33
	Nonaccrual .....	0.02	0.25	44	0.10	0.26	51	0.08	0.35	51	0.02	0.17	40	0.16	0.15	67
Multifamily	30–89 days past due .....	0	0.09	26	0	0.09	24	0.03	0.09	53	0.01	0.08	43	0.12	0.10	73
	90+ days past due .....	0	0	46	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual .....	0.02	0.13	50	0	0.09	20	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due .....	0.04	0.12	36	0.01	0.21	20	0.01	0.23	17	0	0.14	11	0.22	0.17	66
	90+ days past due .....	0	0.01	28	0	0.02	30	0	0.02	26	0	0.03	22	0	0.03	21
	Nonaccrual .....	0.18	0.58	21	0.20	0.68	17	1.39	0.80	76	0.33	0.28	65	0.61	0.30	79
Owner Occupied	30–89 days past due .....	0	0.04	10	0.01	0.07	29	0.01	0.07	28	0	0.07	8	0.20	0.09	82
	90+ days past due .....	0	0	35	0	0	34	0	0	33	0	0.01	26	0	0.01	25
	Nonaccrual .....	0.07	0.20	26	0.09	0.26	24	0.08	0.27	20	0.20	0.16	63	0.40	0.17	84
Other	30–89 days past due .....	0.04	0.07	59	0	0.13	12	0	0.14	11	0	0.07	19	0.02	0.07	42
	90+ days past due .....	0	0.01	34	0	0.01	33	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual .....	0.11	0.31	34	0.11	0.36	35	1.31	0.44	88	0.14	0.10	66	0.22	0.13	74
Farmland	30–89 days past due .....	0	0.13	30	0	0.24	26	0	0.11	30	0	0.23	23	0	0.25	23
	90+ days past due .....	0	0.01	44	0	0.01	44	0	0	45	0	0.01	42	0	0.01	42
	Nonaccrual .....	17.98	1.06	98	0	1.49	17	0	1.13	19	0	0.84	19	0.17	1.23	45
Credit card	30–89 days past due .....	0	0.79	7	0	0.92	8	0	0.95	7		1.19		0	1.22	6
	90+ days past due .....	0	0.40	16	0	0.55	14	0	0.63	13		0.78		0	0.73	11
	Nonaccrual .....	0	0.08	36	0	0.06	35	0	0.05	37		0.11		0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	227,668	576,274	577,052	649,744	752,923										
Retained earnings .....	1,528,611	1,420,906	1,443,280	1,385,179	1,227,275										
Accumulated other comprehensive income (AOCI) .....	69,785	16,953	41,435	15,986	2,891										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,826,064	2,014,133	2,061,767	2,050,909	1,983,089										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	309,666	309,504	309,035	308,344	309,620										
Accumulated other comprehensive income-related adjustments .....	69,785	16,953	41,435	15,987	2,892										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,446,613	1,687,676	1,711,297	1,726,578	1,670,577										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,446,613	1,687,676	1,711,297	1,726,578	1,670,577										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	300,000	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	300,000	0	0	0	0										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	300,000	0	0	0	0										
<b>Tier 1 Capital</b> .....	<b>1,746,613</b>	<b>1,687,676</b>	<b>1,711,297</b>	<b>1,726,578</b>	<b>1,670,577</b>										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	0	0	0	0	0										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	190,422	163,460	169,422	140,013	137,415										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....		0		0	0										
Tier 2 capital before deductions .....	190,422	163,460	169,422	140,013	137,415										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	190,422	163,460	169,422	140,013	137,415										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,937,035	1,851,136	1,880,719	1,866,591	1,807,992										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	19,566,433	18,495,042	18,817,706	16,421,981	16,028,148										
Less: Deductions from common equity tier 1 capital .....	309,666	309,504	309,035	308,344	309,620										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	19,256,767	18,185,538	18,508,671	16,113,637	15,718,528										
Total risk-weighted assets .....	15,225,422	13,048,293	13,526,475	12,086,395	11,570,871										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>															
Common equity tier 1 capital, column A .....	9.50	12.59	5	12.93	12.26										
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29										
Tier 1 capital, column A .....	11.47	13.31	18	12.93	12.97										
Tier 1 capital, column B .....	0	0.33	46	0	0.34										
Total capital, column A .....	12.72	15.21	9	14.19	15.12										
Total capital, column B .....	0	0.36	46	0	0.38										
Tier 1 leverage .....	9.07	9.07	56	9.28	9.05										
Supplementary leverage ratio, advanced approaches HCs .....		6.90		8.70	8.72										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
	9.50	12.59	5	12.93	12.26	70	12.65	12.35	60	14.29	12.11	82	14.44	12.09	82
	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
	11.47	13.31	18	12.93	12.97	57	12.65	13.08	51	14.29	12.78	76	14.44	12.85	78
	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
	12.72	15.21	9	14.19	15.12	37	13.90	15.23	29	15.44	14.36	72	15.63	14.45	75
	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
	9.07	9.07	56	9.28	9.05	58	9.25	9.13	53	10.72	9.76	76	10.63	9.71	78
		6.90		8.70			8.72				7.41			7.31	

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....		0			0			0			0			0			
Total property and casualty assets .....		0			0			0			0			0			
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....		0			0			0			0			0			
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....		0			0			0			0			0			
Total insurance underwriting equity .....		0			0			0			0			0			
Total property and casualty equity .....		0			0			0			0			0			
Total life and health equity .....		0			0			0			0			0			
Total insurance underwriting net income .....		0			0			0			0			0			
Total property and casualty .....		0			0			0			0			0			
Total life and health .....		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C) .....		0			0			0			0			0			
Unearned premiums (P/C) .....		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H) .....		0			0			0			0			0			
Separate account liabilities (L/H) .....		0			0			0			0			0			
Insurance activities revenue .....		9,302			8,471			11,057			10,285			9,498		9.81	74.26
Other insurance activities income .....		9,302			8,471			11,057			10,285			9,498		9.81	74.26
Insurance and reinsurance underwriting income .....		0			0			0			0			0			
Premiums .....		0			0			0			0			0			
Credit related insurance underwriting .....		0			0			0			0			0			
Other insurance underwriting .....		0			0			0			0			0			
Insurance benefits, losses, expenses .....		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries .....		0			0			0			0			0			
Life insurance assets .....		233,263			227,749			229,175			223,533			217,751		2.42	12.08

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>																		
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.46			54.17			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.54			45.83			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets .....	13.15			11.09			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income .....	2.08	0.38	90	2.17	0.41	91	2.11	0.41	90	1.81	0.47	87	1.79	0.47	88			
Premium income / Insurance activities revenue .....	0	2.90	41	0	2.06	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income .....	31.14			40.11			38.23			34.91			44.54					
Other premium income / Total premium income .....	68.86			59.89			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C) .....	28.21			10.18			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H) .....	5.51			5.32			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums .....	-364.02			654.61			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	12.16	11.72	49	12.28	11.07	54	12.18	11.03	51	12.02	11.51	52	12.09	10.22	56			
<b>Broker-Dealer Activities</b>																		
Net assets of broker-dealer subsidiaries (\$000) .....	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0			0			0			0			0					

## Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	47,865
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	47,865
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.63			0.88			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19			0.97	
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans .....		0.86			0.43			0.64			0.29			1.53	
Foreign governments and institutions .....		0			0			0			0			0	
<b>Growth Rates</b>															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48			7.24	
Total selected assets.....		3.36			2.65			2.04		-100	12.40	2	-3.68	3.24	35
Deposits .....		10.74			-1.43			3.46			10.36			5	

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans .....						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		92,400	138,550	138,550	209,239	203,690	-33.31	-32.06
Dividends .....		92,400	138,550	138,550	209,239	203,690	-33.31	-32.06
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		92,400	138,550	138,550	209,239	203,690	-33.31	-32.06
Securities gains (losses) .....		0	0	0	0	0		
Other operating income .....		0	0	0	0	0		
Total operating income .....		92,400	138,550	138,550	209,239	203,690	-33.31	-32.06
<b>Operating Expenses</b>								
Personnel expenses .....		90	90	120	120	105	0.00	20.00
Interest expense .....		0	0	0	0	0		
Other expenses .....		417	354	444	310	371	17.80	51.09
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		507	444	564	430	476	14.19	44.44
Income (loss) before taxes .....		91,893	138,106	137,986	208,809	203,214	-33.46	-32.26
Applicable income taxes (credit) .....		-144	-121	-121	-102	-115		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		92,037	138,227	138,107	208,911	203,329	-33.42	-32.22
Equity in undistributed income of subsidiaries .....		52,627	-32,655	6,416	14,106	1,793		
Bank subsidiaries .....		52,627	-32,655	6,416	14,106	1,793		
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		144,664	105,572	144,523	223,017	205,122	37.03	12.19
<b>Memoranda</b>								
Bank net income .....		145,027	105,895	144,966	223,345	205,483	36.95	12.29
Nonbank net income .....		0	0	0	0	0		
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,096,464	98.42	1,951,935	96.91	2,015,488	97.76	2,003,405	1,976,204	7.40	7.28
Common and preferred stock .....		2,096,464	98.42	1,951,935	96.91	2,015,488	97.76	2,003,405	1,976,204	7.40	7.28
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	0
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	0
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	0
Other receivables .....		0	0	0	0	0	0	0	0	0	0
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	0
Securities .....		0	0	0	0	0	0	0	0	0	0
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	0
Cash and due from affiliated depository institution .....		28,696	1.35	57,198	2.84	41,279	2	42,401	6,885	-49.83	18.09
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	0
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	0
Intangible assets .....		0	0	0	0	0	0	0	0	0	0
Other assets .....		5,000	0.23	5,000	0.25	5,000	0.24	5,103	0	0.00	33233.33
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total assets .....		2,130,160	100.00	2,014,133	100.00	2,061,767	100.00	2,050,909	1,983,089	5.76	7.67
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	0
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	0
Commercial paper .....		0	0	0	0	0	0	0	0	0	0
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	0
Subordinated notes and debentures .....		0	0	0	0	0	0	0	0	0	0
Other liabilities .....		4,096	0.19	0	0	0	0	0	0	0	48.24
Balance due to subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	0
Total liabilities .....		4,096	0.19	0	0	0	0	0	0	0	48.24
Equity Capital .....		2,126,064	99.81	2,014,133	100	2,061,767	100	2,050,909	1,983,089	5.56	7.61
Perpetual preferred stock (income surplus) .....		300,000	14.08	0	0	0	0	0	0	0	0
Common stock .....		135,993	6.38	135,727	6.74	135,938	6.59	135,720	135,496	0.20	1.25
Common surplus .....		1,678,622	78.80	1,678,843	83.35	1,680,111	81.49	1,673,666	1,668,666	-0.01	1.83
Retained earnings .....		1,528,611	71.76	1,420,906	70.55	1,443,280	70	1,385,179	1,227,275	7.58	61.95
Accumulated other comprehensive income .....		69,785	3.28	16,953	0.84	41,435	2.01	15,986	2,891	311.64	
Other equity capital components .....		-1,586,947	-74.50	-1,238,296	-61.48	-1,238,997	-60.09	-1,159,642	-1,051,239		
Total liabilities and equity capital .....		2,130,160	100.00	2,014,133	100.00	2,061,767	100.00	2,050,909	1,983,089	5.76	7.67
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from nonbank subsidiaries .....		0	0	0	0	0	0	0	0	0	0
Notes payable to subsidiaries that issued TPS .....		0	0	0	0	0	0	0	0	0	0
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	0
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	0
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	0

## Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital .....	10.40	12.52	36	8.37	6.29	70	8.56	7.29	65	13.13	9.68	86	12.27	10.40	72
Bank net income / Average equity investment in banks .....	9.32	12.35	27	7.18	6.43	51	7.33	7.45	45	11.24	10.51	63	10.38	11.19	48
Nonbank net income / Average equity investment in nonbanks .....		13.18			8.01			9.75			7.89				7.10
Subsidiary HCs net income / Average equity investment in sub HCs .....		11.04			6.72			7.01			8.55				8.78
Bank net income / Parent net income .....	100.25	96.45	42	100.31	87.60	33	100.31	88.16	34	100.15	82.22	39	100.18	82.56	37
Nonbank net income / Parent net income .....	0	3.22	15	0	4.43	14	0	3.59	14	0	5.93	10	0	3.78	11
Subsidiary holding companies' net income / Parent net income .....		66.57			81.94			68.34			74				72.48
<b>Leverage</b>															
Total liabilities / Equity capital .....	0.19	16.51	8	0	20.37	2	0	20.06	3	0	20.43	1	0	20.88	1
Total debt / Equity capital .....	0	11.37	11	0	14.74	10	0	14.41	10	0	14.31	13	0	14.69	15
Total debt + notes payable to subs that issued TPS / Equity capital .....	0	13.41	7	0	17.04	6	0	16.67	6	0	16.36	7	0	17.10	6
Total debt + Loans guaranteed for affiliate / Equity capital .....	0	11.46	11	0	15.02	10	0	14.68	10	0	14.56	13	0	15.14	15
Total debt / Equity capital – excess over fair value .....	0	11.47	11	0	14.86	10	0	14.52	10	0	14.51	13	0	14.81	15
Long-term debt / Equity capital .....	0	10.65	11	0	13.73	10	0	13.56	10	0	13.04	13	0	13.37	15
Short-term debt / Equity capital .....	0	0.55	39	0	0.92	36	0	0.77	38	0	1.02	36	0	1.14	37
Current portion of long-term debt / Equity capital .....	0	0.10	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39
Excess cost over fair value / Equity capital .....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt .....	0	40.69	9	0	32.61	10	0	34.67	10	0	28.44	13	0	28.63	14
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	98.61	103.15	21	96.91	103.27	16	97.76	102.81	20	97.68	103.22	17	99.65	103.10	33
Total investment in subs / Equity capital .....	98.61	108.29	12	96.91	110.46	11	97.76	110.16	12	97.68	111.07	10	99.65	112.48	22
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	-0.15	0.27	18	-0.44	0.69	14	-0.32	0.47	21	-0.21	0.36	17	-0.03	0.35	32
Equity investment in subs – equity cap / Net income-div (X) .....		0.85			2.31			1.82			1.22				1.22
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	154.65	152.56	63	274.55	128.63	89	206.34	136.59	83	319.39	177.68	87	350.98	162.34	94
Cash from ops + noncash items + op expense / Op expense + dividend .....	174.28	155.61	66	284.84	142.45	90	216.23	147.24	80	326.70	190.27	86	353.64	174.91	94
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	77.60	94.59	33	129.30	140.42	55	98.33	134.08	29	154.19	116.34	78	56.26	103.19	13
Pretax operating income + interest expense / Interest expense .....		1,645.53			1,826.91			2,016.32			1,968.54				2,898.75
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....		1,896.20			1,413.95			1,539.23			1,632.83				1,369.37
Dividends + interest from subsidiaries / Interest expense + dividends .....	155.73	174.48	56	276.75	144.62	87	207.91	150.43	79	321.35	210.80	81	353.68	188.90	89
Fees + other income from subsidiaries / Salary + other expenses .....	0	12.03	34	0	14.76	31	0	13.95	31	0	16.52	30	0	16.08	33
Net income / Current part of long-term debt + preferred dividends (X) .....	14.42	40.79	33		26.65			35.64			57.11				33.93
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	1.35	3.29	42	2.84	3.69	54	2	3.85	45	2.07	2.64	55	0.35	2.61	35
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.60			0.12			0.10			0.04				0.24
Nonaccrual .....		1.04			0.80			1.03			0.54				6.54
Total .....		1.64			0.92			1.13			0.58				6.78
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total .....	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.25	44
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.76	15	0	2.95	14	0	2.66	14	0	5.62	12	0	5.50	12
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.07	40	0	0.07	38	0	0.08	38	0	0.19	36	0	0.21	36

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	64.47	69.90	50	36.22	84.44	17	48.25	81.10	26	31.17	57.84	27	28.32	57.26	20
Dividends declared / Net income .....	41.01	27.22	80	47.42	49.77	50	46.11	42.29	57	29.20	33.08	43	28.08	27.33	45
Net income – dividends / Average equity.....	6.13	9.25	29	4.40	3.19	62	4.61	4.14	57	9.30	6.46	84	8.82	7.33	70
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	155.73	160.45	59	276.75	130.19	83	207.91	132.17	74	321.35	178.13	82	353.68	157.73	87
Dividends from nonbank subsidiaries .....	0	6.19	21	0	3.74	26	0	3.41	23	0	7.53	19	0	7.13	23
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries .....	155.73	213.42	45	276.75	167.02	80	207.91	174.85	70	321.35	260.40	73	353.68	215.26	83
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	63.71	43.30	66	130.84	61.85	86	95.57	60.28	82	93.68	66.55	79	99.13	60.71	87
Interest income from bank subsidiaries.....	0	0.11	25	0	0.48	21	0	0.36	20	0	0.54	18	0	0.52	18
Management and service fees from bank subsidiaries .....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries .....	63.71	48.70	65	130.84	71.13	81	95.57	62.88	77	93.68	69.36	71	99.13	63.43	83
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....		66.90			52.29			56.39			82.95			51.40	
Interest income from nonbank subsidiaries.....		2.38			4.57			7.38			20.25			18.56	
Management and service fees from nonbank subsidiaries .....		0.66			0.93			0.86			1.92			2.96	
Other income from nonbank subsidiaries.....		0.11			0.20			0.16			1.06			0.15	
Operating income from nonbank subsidiaries .....		94.31			70.62			79.84			150.41			99.33	
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies .....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	100	72.55	94	100	68	94	100	69.76	96	100	67.32	97	100	65.18	93
Interest income from bank subsidiaries.....	0	0.27	24	0	1.03	21	0	0.63	20	0	0.80	18	0	0.92	18
Management and service fees from bank subsidiaries .....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries .....	100	82.68	92	100	80.80	90	100	82.20	93	100	78.80	95	100	74.20	88
Dividends from nonbank subsidiaries .....	0	3.56	21	0	2.36	25	0	1.95	23	0	2.65	19	0	2.57	23
Interest income from nonbank subsidiaries.....	0	0.20	36	0	0.90	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries .....	0	0.02	42	0	0.03	42	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries .....	0	5.69	14	0	5.80	18	0	4.70	16	0	7.29	11	0	7.64	14
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		152.66			216.76			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt .....		28.03			27.05			27.08			28.33			26.53	